

**Part 2B of Form ADV: *Brochure Supplement***

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April 2020

**Item 1**

This brochure supplement provides information about Brandon Jeffrey Mink that supplements the Spire Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Spire Compliance at 703-657-6060 if you did not receive Spire Wealth Management, LLC's brochure, or if you have any questions about the contents of this supplement.

Additional information about Brandon Jeffrey Mink is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Brandon Jeffrey Mink      **Born:** 1972

### Education

- James Madison University; BS, Finance and Marketing; 1994

### Business Experience

- Spire Investment Partners; Wealth Manager; from 10/2016 to Present
- UBS Financial Services; Wealth Manager; from 5/2008 to 10/2016
- Citigroup Global Markets; Investment Advisory; from 8/1997 to 5/2008
- Merrill Lynch; Financial Advisor; from 3/1995 to 8/1997

### Business Practice Method

To focus on post liquidity management and retirement planning with full transparency on costs and the optimal balance of returns, with a risk management discipline and tax efficient distribution strategies.

### Designations

Brandon Jeffrey Mink has earned the following designations and is in good standing with the granting authority:

- Chartered Retirement Planning Counselor<sup>SM</sup> or CRPC; College for Financial Planning; 2008

The CRPC professional designation is awarded by the College for Financial Planning. Individuals who hold the CRPC designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

- Certified Financial Fiduciary or CFF, National Association of Certified Financial Fiduciaries; 2019

The CFF professional designation is awarded by the National Association of Certified Financial Fiduciaries. The designation is awarded upon completion of a one day training course, the successful passing of the program assessment and agreeing to adhere to the CFF Code of Conduct. The designation is renewed annually. At the time of renewal, the designee will reaffirm their adherence to the CFF Code of Conduct.

Additionally, the designee will provide validation of the completion of 10 hours of continuing education. CE credits are non-specified and can include those required by state and federal regulatory organizations.

### **Item 3 Disciplinary Information**

Brandon Mink has no reportable regulatory disclosures.

### **Item 4 Other Business Activities**

#### **A. Investment-Related Activities**

In addition to offering Wealth Management services and full Financial Planning services, Mink Wealth operates Demand Wealth, a digital investment platform focused on paperwork reduction and niche portfolios at a flat fee of 0.5% for asset management and \$1,000 per plan.

Demand Wealth uses TD Ameritrade as the custodian for client assets. Portfolio management is performed in conjunction with Advisor Engine.

#### **Registered representative of a broker-dealer**

Advisor also carries the securities license required by FINRA (Financial Industry Regulatory Authority) in order to offer securities products and execute securities transactions separately from their registration as an Investment Advisor representative providing investment advice. This additional licensing allows our advisors a much more robust suite of products to offer to their clients. Registration, supervision and continuing education are all requirements for maintaining this type of registration.

Conflicts of holding this type of license could be in cross-selling. Selling out of an advisory account and buying in a securities account and thereby generating a commission for the representative. Moving monies from an advisory account into a commission account in order to affect a commissionable trade.

The types of commissions that may be earned on these types of accounts/products could be any one of the following:

1. Mutual Fund 12b-1 commissions
2. Mutual Funds Trail Commissions
3. Direct Product Sponsor Commissions

### **Insurance company or agency**

Licensed as an insurance representative allows the advisor to offer various insurance products such as Variable Annuities, Life Insurance, Long Term Care insurance. Typically these products generate commission payments to the representatives selling the products. The ability to offer these products to clients allows the advisor a much more robust suite of products and thereby providing the client with a much more comprehensive financial plan

### **Other investment-related business**

Brandon is registered through Spire Securities with the National Futures Association allowing him to offer Managed Futures Funds to his clients. These products also generate commission payments to our representatives.

Brandon Jeffrey Mink does not receive any additional commissions, bonuses or other compensation on the sale of securities or other investment products.

### **B. Non Investment-Related Activities**

Mink Wealth also operates The Youth Interest Foundation, 501c(3) non-profit organization, focused on educating children about money management and investing through video games.

## **Item 5 Additional Compensation**

Brandon Jeffrey Mink does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

**Supervisor:** Allen Eickelberg

**Title:** Vice President, Director of Operations

**Phone Number:** 703-657-6070

In addition to an annual in person review of our firms policies and procedures, each advisor is subject to the following ongoing supervision and review:

Daily trade reviews

Monthly review of personal securities accounts

Monthly review of business bank statements

Monthly correspondence reviews - including ongoing capture and review of email

Periodic reviews of client account activity